

EXHIBIT 15 D

**PROPERTY VALUES ON SYSTEMATIC SAVINGS BANK LOANS
AND LIQUIDATION ANALYSIS**

Properties in Portfolio	Appraised Value	Value Per Unit	Property Type	Liquidated Value (70% of Fair Market Value)
8	\$ 712,200	\$16,957		\$498,540
Systematic Savings Bank				70%

Address	Appraised Value	Loan #	Property Type	Liquidated Value
5759 W US Hwy 60	\$ 324,300	1788	13 Unit	\$ 227,010
419 W State St	\$ 61,000	6650	Fourplex	\$ 42,700
625 W Madison St	\$ 16,800	6651	SF	\$ 11,760
629 W Madison St	\$ 27,000	6651	SF	\$ 18,900
742 S Grant Ave	\$ 62,000	6651	5 Unit	\$ 43,400
202 N Main St	\$ 37,700	6722	Duplex	\$ 26,390
421 W State St	\$ 32,600	6881	SF	\$ 22,820
6251 Hwy O 1-14	\$ 150,800	6817	15 Unit	\$ 105,560